

We Claim:

1. An automated teller machine comprising:
 - a processor;
 - a card reader coupled to said processor;
 - a display screen coupled to said processor;
 - an audio port coupled to said processor;
 - a memory means coupled to said processor, said memory means containing instructions which can be output simultaneously to said display screen and said audio port.
2. The automated teller machine of claim 1, wherein said instructions are text files sent to said display screen and corresponding ".wav" files sent to said output port.
3. The automated teller machine of claim 2, further comprising a keypad coupled to said processor and adapted to receive user input.
4. The automated teller machine of claim 3, further comprising a currency dispenser coupled to said processor.
5. The automated teller machine of claim 4, further comprising a deposit receiving means coupled to said processor.
6. The automated teller machine of claim 5, further comprising a transaction receipt means coupled to said processor.
7. The automated teller machine of claim 2, wherein said ".wav" files comprise audio instructions in one of a plurality of languages.
8. A method for providing voice guidance for an automated teller machine, the method comprising the steps of:
 - a) creating voice guidance instructions;

- b) converting said instructions to audio files;
- c) loading said audio files to an automated teller machine for subsequent access

and retrieval of said audio files for voice guidance;

- d) detecting use of said automated teller machine;
- e) automatically accessing and retrieving selected audio files and corresponding text instructions; and
- f) outputting said selected audio files to an audio port in synchronization with said corresponding text instructions displayed on a display screen.

9. The method of claim 8, wherein the audio files are “.wav” audio files.

10. The method of claim 8, where said audio port can be coupled to a speaker or a headphone set.

11. A computer-readable medium having computer-executable instructions for enabling a user to conduct a transaction on a voice guided automated teller machine, the computer-executable instructions performing the steps of:

- a) detecting use of said automated teller machine;
- b) verifying an authorized user;
- c) automatically accessing and retrieving selected audio files and corresponding text instructions related to operation of said automated tell machine;
- d) simultaneously outputting, to said user, text instructions on a display screen and said selected audio files to an audio port to thereby provide audible guidance to said user; and
- e) accepting user input to thereby conduct said transaction.

12. The computer-readable medium of claim 11, wherein the step of detecting use of said automated teller machine is initiated by detection of a card in a card reader and reading card information from said card.